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*Charles Smithson, Gregory Hayt. **The Journal of Lending & Credit Risk Management**. Philadelphia: Feb 2000. Vol. 82, Iss. 5; pg. 58, 3 pgs*

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While "credit derivatives" is still a new term for many, derivative contracts on credit have been around a long time. Many traditional banking products could be thought of as credit derivatives, even though they are not generally labeled as such. Credit derivatives **transfer** credit **risk** from one counterparty to another. This simple statement requires a consideration of the source of the **risk** and the method of **transfer**. Once the underlying source of credit **exposure** is identified, there must be a mechanism for transferring the credit **exposure**. The transfer methods through a taxonomy of the credit derivatives products are discussed.

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S68	216	S59 AND transfer\$4 WITH risk	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/31 12:12
S59	216	transfer\$4 adj1 risk	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/31 12:12
S67	0	S59 AND S65	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/31 12:11
S66	<u>9</u>	S63 AND S65 <i>All KWIC</i>	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/31 12:11
S65	284	auction and "RFQ"	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/31 12:10
S63	<u>198</u>	auction\$3 with risk <i>All, KWIC, Data</i>	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/31 11:07
S64	5	S59 and S63 ✓	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/31 11:06

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S62	184	auction with risk	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/31 11:06
S61	16	S60 and online <i>All, Kwie, Abs</i>	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/31 10:37
S60	28	S59 and auction	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/31 10:36
S30	216	transfer\$4 adj1 risk	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/31 10:36
S58	5	S48 and transfer near2 risk ✓	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/31 07:34
S57	3	S50 and transfer near2 risk ✓	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/31 07:34
S56	3	S51 and transfer near2 risk ✓	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/31 07:34
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S53	200	S52 and transfer near2 risk	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/31 07:33
S54	3	S51 and S53 ✓	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/31 07:32
S52	45738	"705"/\$.ccls.	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/31 07:31
S3	133	S1 and transfer near2 risk	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/31 07:31
S51	30	S49 and S50 All Kwic, Data Abs	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/31 07:30
S50	51	S48 and procedure	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/31 07:30
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S1	32089	"705"/\$.ccls.	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/31 07:29
S46	13	S45 and procedure <i>Kwic Scanned</i>	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/30 16:57
<u>S45</u>	27	S42 and transfer\$4 with risk <i>All, Kwic Scanned</i>	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/30 16:57
S44	5	S42 and transfer\$4 adj1 risk	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/30 16:55
S43	3	S40 and S42	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/30 16:54
S42	497	auction with rules	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/30 16:54
S41	2	"6317727".pn.	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/30 16:54

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S40	58	compliance with risk with transaction	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/30 16:39
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S37	86	credit adj1 derivative	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/30 13:10
S34	17	risk adj1 auction	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/30 13:09
S36	180	risk adj1 (auction bid bidding offer\$4)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/30 12:26
S35	93437	risk and (auction bid bidding offer\$4)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/30 12:26
S32	19	S31 and (auction bid bidding offer\$4)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/30 12:26

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S27	1146	transfer near2 risk	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/30 12:18
S29	2952	risk adj1 exposure	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/30 12:17
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